

RAB18W (08/07)

United States Bankruptcy Court

District of Utah

Case No. 10-32185

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dee L. Magleby
4340 South Highland Drive #216
Salt Lake City, UT 84124

Social Security No.:

xxx-xx-7187

Employer's Tax I.D. No.:

Petition date: 9/3/10

**DISCHARGE OF DEBTOR(S) AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/4/14

William T. Thurman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

FORM RAB18W continued (08/07)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most taxes; and, in a case filed on or after October 17, 2005, debts incurred to pay nondischargeable taxes;
- c. Debts for most student loans;
- d. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- e. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- f. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- g. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- h. Some debts which were not properly listed by the debtor;
- i. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- j. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and,
- k. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dee L. Magleby
Debtor

Case No. 10-32185-WTT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2

User: kas
Form ID: rabl8w

Page 1 of 1
Total Noticed: 16

Date Rcvd: Mar 04, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2014.

db
7236254 +Dee L. Magleby, 4340 South Highland Drive #216, Salt Lake City, UT 84124-3593
+Albion Village Homeowners Assoc., c/o Ryan B. Braithwaite,
3165 East Millrock Drive, Suite 500, Salt Lake City, UT 84121-4704
7236255 America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
7236256 American Infosource LP, PO Box 71083, Charlotte, NC 28272-1083
7741967 +BAC Home Loans Servicing, L.P. fka Countrywide Hom, 2380 Performance Dr. Bldg C Mail Stop: R,
Richardson, TX 75082-4333
7236259 +First Franklin Loan Services, 150 Allegheny Center Mall, PA9-150-01-01,
Pittsburgh, PA 15212-5335
7236261 +Ryan B. Braithwaite, Bennett Tueller Johnson & Deere, 3165 East Milcreek Drive, Ste 500,
Salt Lake City, UT 84109
7236262 +Salt Lake County Treasurer, Attn: Ray Lancaster, 2001 South State Street, #N1200,
Salt Lake City, UT 84190-0001
7236263 US Bank, National Association, c/o Home Loan Services, Inc, PA9-150-01-01,
Pittsburgh, PA 15212
7236265 +Utah Department of Workforce Services, PO Box 45288, Salt Lake City, UT 84145-0288

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

7236258 EDI: CAPITALONE.COM Mar 05 2014 00:18:00 Capital One (Bankruptcy Correspondence),
c/o TSYS Debt Management, PO Box 5155, Norcross, GA 30091
7236257 +EDI: CAPITALONE.COM Mar 05 2014 00:18:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
7303037 EDI: RECOVERYCORP.COM Mar 05 2014 00:18:00 GE Money Bank,
Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
7236260 EDI: IRS.COM Mar 05 2014 00:18:00 IRS- Special Procedures, Mail Stop 5021,
50 South 200 East, Salt Lake City, UT 84111
7236264 EDI: UTAHTAXCOMM.COM Mar 05 2014 00:18:00 USTC, Attn: Bankruptcy Unit,
210 North 1950 West, Salt Lake City, UT 84134-7040
7236266 +EDI: AFNIVZWIRE.COM Mar 05 2014 00:18:00 Verizon Wireless, PO Box 3397,
Bloomington, IL 61702-3397

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

r Troy Hodel, Equity Real Estate

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2014 at the address(es) listed below:

Justin O. Burton on behalf of Debtor Dee L. Magleby jeff@rulontburton.com,
justin@rulontburton.com; ffej65@gmail.com
Kevin R. Anderson tr ecfmail@chl3kra.com, lneebling@chl3kra.com
Ryan B. Braithwaite on behalf of Creditor Albion Village Homeowners Association, Inc.
rbraithwaite@btjd.com, rmcccloud@btjd.com; docketing@btjd.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4